Case 24-10369-mdc Doc 10 Filed 02/14/24 Entered 02/15/24 00:28:41 Desc Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 24-10369-mdc
Gabriele Sante Marino Chapter 7

Debtor

CERTIFICATE OF NOTICE

District/off: 0313-2 User: admin Page 1 of 2
Date Rcvd: Feb 12, 2024 Form ID: 309A Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 14, 2024:

| Recip ID db | Recipient Name and Address Gabriele Sante Marino, 721 S Marvine St, Philadelphia, PA 19147-1913 | |
|----------------|---|--|
| 14854681 | Benjamin C. Hoffman, 1617 John F Kennedy Blvd Ste 355, Philadelphia, PA 19103-1837 | |
| 14854687 | Drexel University, 3201 Arch St Ste 310, Philadelphia, PA 19104-2757 | |
| 14854691 | Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210 | |
| 14854692 | Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616 | |
| 14854694 | U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404 | |
| 14854696 | Watson & Allard P.C., 24 Regency Plz, Glen Mills, PA 19342-1001 | |

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Standard Time. | | | |
|----------------|---|----------------------|--|
| Recip ID aty | Notice Type: Email Address Email/Text: help@cibiklaw.com | Date/Time | Recipient Name and Address |
| • | | Feb 12 2024 23:53:00 | MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102 |
| tr + | + EDI: FGARYFSEITZ.COM | Feb 13 2024 04:50:00 | GARY F. SEITZ, Gellert Scali Busenkell & Brown LLC, 8 Penn Center, 1628 John F. Kennedy Blvd, Suite 1901, Philadelphia, PA 19103-2113 |
| smg | Email/Text: megan.harper@phila.gov | Feb 12 2024 23:54:00 | City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 |
| smg | EDI: PENNDEPTREV | Feb 13 2024 04:50:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Feb 12 2024 23:54:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| ust + | Email/Text: ustpregion03.ph.ecf@usdoj.gov | Feb 12 2024 23:54:00 | United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202 |
| 14854680 | EDI: MAXMSAIDV | Feb 13 2024 04:50:00 | Aidvantage, Attn: Bankruptcy, 1891 Metro Center Dr, Reston, VA 20190-5287 |
| 14854683 | Email/Text: megan.harper@phila.gov | Feb 12 2024 23:54:00 | City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617 |
| 14854682 | EDI: CAPITALONE.COM | Feb 13 2024 04:50:00 | Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285 |
| 14854684 | Email/Text: bankruptcy@philapark.org | Feb 12 2024 23:54:00 | City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819 |
| 14854685 | ^ MEBN | Feb 12 2024 23:48:41 | Cornerstone, 633 Spirit Drive, Chesterfield, MO |

63005-1243

Case 24-10369-mdc Doc 10 Filed 02/14/24 Entered 02/15/24 00:28:41 Desc Imaged Certificate of Notice Page 2 of 4

District/off: 0313-2 User: admin Page 2 of 2 Date Rcvd: Feb 12, 2024 Form ID: 309A Total Noticed: 23 14854686 EDI: DISCOVER Feb 13 2024 04:49:00 Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851 EDI: IRS.COM 14854688 Feb 13 2024 04:50:00 Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346 14854689 Email/Text: fesbank@attorneygeneral.gov Feb 12 2024 23:54:00 Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001 14854690 EDI: PENNDEPTREV Feb 13 2024 04:50:00 Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001 14854690 Email/Text: RVSVCBICNOTICE1@state.pa.us Feb 12 2024 23:54:00 Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001 14854693 + Email/Text: bankruptcy@philapark.org Feb 12 2024 23:54:00 Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1540 ^ MEBN 14854695 Feb 12 2024 23:48:40 U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 14, 2024 Signature: /s/Gustava Winters

Case 24-10369-mdc Doc 10 Filed 02/14/24 Entered 02/15/24 00:28:41 Desc Imaged Certificate of Notice Page 3 of 4

| Information to identify the case: | | | | | | |
|-----------------------------------|---|---|--|--|--|--|
| Debtor 1: | Gabriele Sante Marino | Social Security number or ITIN: xxx-xx-2157 | | | | |
| 200101 | First Name Middle Name Last Name | EIN: | | | | |
| Debtor 2: (Spouse, if filing) | First Name Middle Name Last Name | Social Security number or ITIN: EIN: | | | | |
| United States Ba | ankruptcy Court: Eastern District of Pennsylvania | Date case filed for chapter: 7 2/5/24 | | | | |
| Case number: | 24-10369-mdc | | | | | |

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case — No Proof of Claim Deadline 10/20 **Debtor's Photo ID & Social Security Card must be presented to the Trustee prior to the 341 meeting.**

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | tile court. | | |
|----|--|--|--|
| | | About Debtor 1: | About Debtor 2: |
| 1. | Debtor's full name | Gabriele Sante Marino | |
| 2. | All other names used in the last 8 years | | |
| 3. | Address | 721 S Marvine St Philadelphia, PA 19147–1913 | |
| 4. | Debtor's attorney Name and address | MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102 | Contact phone 215-735-1060 Email: help@cibiklaw.com |
| 5. | Bankruptcy trustee Name and address | GARY F. SEITZ Gellert Scali Busenkell & Brown LLC 8 Penn Center 1628 John F. Kennedy Blvd Suite 1901 Philadelphia, PA 19103 | Contact phone 215–238–0011 Email: gseitz@gsbblaw.com |

For more information, see page 2 >

Case 24-10369-mdc Doc 10 Filed 02/14/24 Entered 02/15/24 00:28:41 Desc Imaged Certificate of Notice Page 4 of 4

Debtor Gabriele Sante Marino

Case number 24-10369-mdc

6. Bankruptcy clerk's office

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov.

900 Market Street Suite 400 Philadelphia, PA 19107 Hours open: Philadelphia Office — 9:00 A.M. to 4:00 P.M; Reading Office — 9:00 A.M. to 4:00 P.M.

Contact phone (215)408-2800

Date: 2/12/24

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

March 14, 2024 at 09:50 AM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location: The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (267) 371–7579, Enter Meeting ID 897 348 6286, and Passcode 5196255454

For additional meeting info. go to https://www.justice.gov/ust/moc

Filing deadline: 5/13/24

8. Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.

9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or
- if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

You must file a motion:

• if you assert that the discharge should be denied under § 727(a)(8) or (9).

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.